Electronic Acknowledgement Receipt					
EFS ID:	3590482				
Application Number:	09942983				
International Application Number:					
Confirmation Number:	7664				
Title of Invention:	Method and apparatus for determining a prepayment score for an individual applicant				
First Named Inventor/Applicant Name:	Yuri Galperin				
Customer Number:	20995				
Filer:	Ted M. Cannon/Brandon Hamada				
Filer Authorized By:	Ted M. Cannon				
Attorney Docket Number:	EXP.046A				
Receipt Date:	09-JUL-2008				
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Time Stamp:	18:48:21				
Application Type:	Utility under 35 USC 111(a)				

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1	Petition for review by the Office of	EXP-046A_RequestForReconsideration.pdf	49038	no	2
Petitions.	Petitions.		b948e641dda97bf7f570ec8c716e7d7c b2bfa221		

Warnings:

Information:

2 Application Data Sheet	EXP-046 SuppADS.pdf	51880	no	4			
Application Data Sneet	EXF-040_SuppADS.pdi	8e438a9287f17b233c39202fdd2e415d b0521150	no	*			
Warnings:							
Information:							
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.